

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:

Case No.: \_\_\_\_\_

Judge: \_\_\_\_\_

Chapter: 13

### CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☐ Motion for Relief from the Automatic Stay filed by \_\_\_\_\_ ,  
creditor,

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- ☐ Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

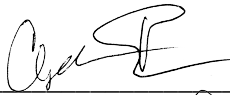
- ☐ Payments have been made in the amount of \$ \_\_\_\_\_, but have not  
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

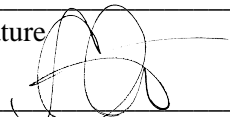
☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: \_\_\_\_\_

  
\_\_\_\_\_  
Debtor's Signature

Date: \_\_\_\_\_

  
\_\_\_\_\_  
Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

Account Transactions: PFFCU

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Date	Ref/Check No	Description	Debit	Credit	Balance
02/06/2019		ACH Withdrawal: CHAPTER13TRUST TYPE: ONLINEPMT ID: 2223539577 CO: CHAPTER13TRUST Entry Class Code: WEB ACH Trace Number: 061000100754695	-\$2,738.00		[REDACTED]
02/06/2019		ACH Withdrawal: BALBOAEPAYFEE TYPE: ONLINEFEE ID: CH13EPAYGL CO: BALBOAEPAYFEE Entry Class Code: WEB ACH Trace Number: 061000100754790	-\$2.00		[REDACTED]
02/05/2019	180664620	Bill Payment Withdrawal FVID-10775874.1.36 BP-Ditech Financial	-\$6,270.19		[REDACTED]